

Cash in Trust Funds

Incarnation Chapter	\$349.54
Clara W. Pauley Kilpatrick.....	596.25
Klett Fund	8.00
Parish House Fund.....	118.85
Heating Plant	207.00
Meta J. Conor-Wood.....	686.73
Sunday School	69.25
Mary S. Rainier Memorial.....	69.98
Endowment Principal	25.13

\$2,130.73

CR.

Less Loan to General Fund

October 27, 1922.....	\$200.00
August 1, 1924.....	300.00
December 14, 1925.....	350.00
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	850.00

To Balance \$1,280.73

C. B. D. RICHARDSON,

Accounting Warden.

CHURCH HISTORICAL SOCIETY

Annual Address and Statement

Church of the Incarnation

Broad and Jefferson Streets

Philadelphia

Sunday Morning, January 3, 1926

BY

Rev. Norman V. P. Levis, D. D.

Rector of the Parish

ALSO

The Annual Report of the Accounting Warden

Charles B. D. Richardson, Esq.

Annual Address and Statement

Following our usual custom, it becomes my duty, on this first Sunday in the new year, to make to you my annual address on the past, present, and future of our church. At this particular time it would be of great advantage and help if all our people could be together at this service. It would be an indication of personal interest in the welfare of the parish. However, these reports and considerations will be printed and mailed to our members and friends, so that I am now speaking to the whole congregation.

My first word to you is an expression of my thanks and appreciation for your loyalty, your generosity, and your friendship. We have been through some very trying and anxious times together, but we have always been united in our efforts, and you have never failed to respond to my appeals. This unity of spirit in the bond of peace has been a constant help and inspiration. It has enabled us to stand fast, and it has strengthened our faith.

With deep gratitude I recall all you have done during the past year, and the way the devoted leaders have carried on our work. First, we remember the service that has been rendered so helpfully and generously by Rev. Robert J. Bustard. His fine spirit and gifts have fitted him to have a larger work, but personally I hope he will remain with us for a long time. He has been a true and loyal friend to the parish and to me, and all are deeply grateful to him. It has been a real pleasure to welcome from time to time Rev. Fletcher Clark. Associated with us, as he has been, for a number of years, Mr. Clark has become one of us in our parish family.

Mr. Herbert W. Jones is now in his senior year at the Philadelphia Divinity School, and besides assisting us as lay reader, has been in charge of St. Barnabas Church, 3rd and Dauphin Streets. He expects to be ordained this year, and we are confident that his high ideals and enthusiasm will win for him great success in the ministry.

The vestry are awake to their responsibilities, which are of immediate and increasing importance. They are the corporation in whose care is entrusted all our material possessions, and I am confident that they will administer that trust fully and faithfully.

We may take a glance at our various organizations, beginning with Mr. Maskell and the choir and the fine music they have rendered. I especially wish to thank the volunteer members of the choir. They have helped us to worship the Lord in the beauty of holiness. Then there is the Sunday School, small in numbers, now with only ten classes, but those classes just as faithful as they can be. Who can think of our school without a thankful remembrance for their missionary efforts, and the Lenten and Easter offering—one of the largest per capita in the whole diocese? Some of our teachers have given long years of service, while Mr. Sappington has been our secretary, and Mr. Brearley our musical director or treasurer during my entire rectorship. And here I may pay tribute to the long service rendered by Mr. Richardson, whose task as treasurer has been peculiarly difficult. We all owe him our thanks and gratitude. In the former statements I have pointed out the need for workers in the Sunday School, and by workers I mean men and women who are willing to come regularly and build up classes. The church school is the gathering place for our young people and the feeder for the church, and if we are to continue on in the future, the young must be trained to take the places of the old. We think of our Benevolent Society—those devoted women who meet here week after week to sew for the Missionary Supply Bureau, for hospitals, and for the poor. Of our Missionary Guild, keeping up the high standard with fewer members, and giving so generously to so many missionary and charitable objects. Of the Woman's Auxiliary, holding those instructive and delightful monthly meetings, with the various committees bringing back to us so much information from the mission fields. Of our Daughters of the King—the little band meeting for prayer and service, particularly ready to make visits and help the rector. Of the St. Margaret's Guild, holding together so many of our young people, and always doing some needed work for the parish. Of the Girls' Friendly Society, now our largest organization, so skillfully directed, and with the Candidates' Class, reaching out to touch and influence so many lives.

Of our Chancel Committee—those few women who come here every week and before every service to properly arrange the chancel, the altar, and the flowers, and make the necessary preparations for the Holy Communion. Of the Brotherhood of St. Andrew, with its renewed life and interest, and its rules of prayer and personal effort. I also take this opportunity to commend the excellent and efficient work done by Mr. Raymond, our sexton.

These are the groups of people who represent and carry on the life of the parish. Have you been one of this number? Have you given of your time and personal interest for Christ and His Church? We are facing great problems today, because this work of love has been left to the few, and the others have been indifferent. Particularly is this true of those members who do not attend the services, and on them must be placed the largest burden of responsibility. The same is true with regard to the envelope offerings. About half of our membership respond regularly. People fail to realize that they worship God by their offerings quite as much as by their praises and prayers, and it has been pointed out again and again that the expenses must be met or the church cannot continue. If all our members, or even a large percentage, had given even a moderate amount in the weekly offerings, we would not today be facing a crisis.

In addition to our parish expenses we have a tax to meet of over \$500 for the support of the diocese, and we must assume our share of the half million budget which the diocese must raise annually for work in our own borders and for the larger work throughout the world. For this cause we have placed the expectation of our parish at \$1200 for 1926. Our quota has been gradually reduced, and we pledged this amount when we were asked for \$1400.

There is a feeling among some people that nothing should be given for outside objects when we need so much for ourselves. But no church can exist on that basis. The very life of our religion is that it is self-propagating and must expand. When it ceases to reach out and win other souls, it is dead. Inspired by Him Who gave Himself for us, we must give ourselves and of our means for the spread of the Kingdom. What would it amount to if we had a parish where all the bills were paid and we sat

down comfortably in a beautiful church, enjoying the warmth and the good music, and even an interesting discourse, and then cared nothing for those outside? What a travesty it would be! We would be very much like that pitiable man in the parable, who filled his barns and sat down to take his ease, and God said to him, "Thou fool; this night shall thy soul be required of thee."

Conservatively placing our membership at 300, if we each averaged a gift of \$5 a year over and above everything else, this amount would be overpaid.

Let us be honest with ourselves, and confess that we are not making any real personal sacrifice for this great cause!

In order to lead up to what I particularly desire to say to you this morning, may I allude to a few personal incidents that will recall my coming here nearly twenty-three years ago. Before graduating at the Philadelphia Divinity School in 1897, Rev. Dr. Parks asked Rev. Lyman P. Powell and me to be his assistants at Calvary Church, New York. After an interview with this distinguished clergyman, we declined the invitation, as Dr. Powell had other work in view, and I was strongly drawn toward an association with Rev. Dr. Glazebrook, who had invited me to become his assistant at St. John's Church, Elizabeth, N. J. After ordination to the diaconate in June of that year, I began my ministry in that parish, my special work being at St. Andrew's Chapel in Elizabethport, among a congregation of working people. This chapel grew in members, and had a large Sunday School; and in 1898 the rector, who was chaplain in the National Guard went with his regiment to the Spanish-American War, and I was invited to take charge of the parish, which was the largest in the Diocese of New Jersey. For nine months I had charge of this congregation, where I gained a wide experience in administration, and my best efforts were needed in the pulpit. In the fall of 1898 I attended, with several of our men, the National Convention of the Brotherhood of St. Andrew, in Baltimore, and while there I met Rev. Dr. Stires, who was at that time rector of Grace Church, Chicago. Soon afterward an invitation came, asking me to become assistant and Sunday-night preacher in that parish, and about the same time I was invited to become assistant at St. Paul's Church, Ogontz, in this diocese, where I had spent my senior year in the

Divinity School as lay reader for Rev. Dr. Appleton. I came to Philadelphia and interviewed a committee of the vestry, who urged me to accept, with the understanding that I would succeed to the rectorship. As I was already assistant in a large parish, I felt that I should next take the responsibility of a rectorship, and in January, 1899, I became the rector of Christ Church, Westerly, R. I., succeeding Rev. Dr. William M. Groton, who had become Prof. of Systematic Divinity, and later became dean of the Philadelphia Divinity School. There during four years I enjoyed the happy experience of a growing work, among a loyal and devoted people, whose friendship and devotion I shall ever remember with thankfulness and joy.

On Sunday, February 8, 1903, I was invited to come back to St. Paul's, Ogontz, and preach at the morning service. A number of the vestry of this church were in the congregation, and on February 23rd, I received a letter from the secretary of the vestry, informing me that I had been elected rector of the Church of the Incarnation.

Before making a decision, I came to Philadelphia on February 27 and immediately called on Rev. Dr. Newlin at his home on Marshall Street. I had never before seen Dr. Newlin, and I was so impressed by his gentle kindness, graciousness and saintliness, that I wondered if I could succeed him in such a distinguished position. From his house I came to the church and met with the vestry in the evening. Of all those vestrymen, Mr. Hawkes is the only one remaining in our church. My ministry in Westerly closed with the evening service on Easter Day, and on Sunday, April 26, 1903, I was instituted rector of this parish by Rev. Dr. Newlin, and the text of my first sermon was: "I can do all things through Christ which strengtheneth me."

A few who were at that service are present this morning.

Time will not allow me to review these many years of our association in detail, but I can recall some outstanding facts. The first is the association with Dr. Newlin who continued with us as Rector Emeritus until his death five years later. I tried to put myself in his position and he tried to put himself in mine, and the result was that we were associated together as father and son, he continuing his ministry among the people he loved, and

who loved him, while I rejoiced in relieving him of the responsibilities and cares. When he died he was mourned by the whole diocese, and his name is mentioned today with admiration and reverence.

During the early years of my rectorship we had a large congregation. Sometimes on special occasions and on Easter Day the church was crowded. The church was renovated throughout, and the new organ was installed at a cost of \$11,000. The chancel and aisles were tiled, and many other improvements were made. Then later came the enlarging of the parish building at a cost of nearly \$20,000, while our income increased and the Confirmation classes were large, sometimes numbering over forty persons. Many beautiful windows costing thousands of dollars and other memorials were installed one after another, until we have one of the most beautiful churches in this city.

It will not be out of place to mention some statistics covering the past twenty-two years.

Baptisms	463
Confirmations	530
Marriages	237
Burials	602

I have delivered over three thousand sermons and addresses, and made thousands of visits among our people, endeavoring with love and sympathy to minister to the sick and sorrowing.

It is impossible to give exact figures, but after careful examination of the records, I find that the total receipts have been approximately \$350,000. Of this amount about \$40,000 has been spent on improvements and additions to our property, and about \$70,000 has been given away outside the parish for missions and charities. The balance has been spent for maintenance.

This does not include the endowment fund which during the past ten years has been built up from \$2,500 to over \$92,000—during a period of great discouragement and in the face of constant removals and decreasing membership. The greatest gift for the endowment was on Thanksgiving Day, 1920, when our late beloved friend and warden of the parish, Mr. James E. Mitchell, handed me \$50,000 for this object. This was in addition to the gift of the magnificent chancel window in loving

memory of Mrs. Mitchell. It is safe to say that without this gift our church would not be in existence today.

All these works of enlargement and improvement have been the result of your work and devotion far more than mine, and those many members of our congregation who have passed on to the life beyond.

One outstanding event I shall always remember with gratitude and thankfulness—that was the double celebration in 1923 of the 25th anniversary of my ordination and the 20th anniversary of my rectorship of this parish. We recall the notable services on that Sunday and the delightful reception tendered to Mrs. Levis and me on the following Tuesday evening, when a great gathering of our present and former members, and many friends among the clergy and laity of the diocese, assembled in the parish house and we were most generously presented with a purse of over one thousand dollars.

Several considerations may be mentioned in passing. From the very first our services have been marked for their beauty and dignity. They have been free from any extremes, churchly, and strictly according to the directions of the Prayer Book.

Dr. Newlin's rectorship and mine extend over a period of 66 years—rather an unusual record in these days of change.

In this time eleven men have gone into the sacred ministry from our parish, making us the third in the diocese in this respect.

The subject of the preaching from this pulpit has been a liberal interpretation of religion together with the simple Gospel of Christ. Controversial discourses have been avoided, and the emphasis has been placed on the saving power and spiritual idealism of Jesus Christ.

In addition to parish duties your rector is now serving on the Episcopal Hospital Board, Trustees of the Diocese, Commission on Work among the Deaf, Secretary and Chairman of the Building Committee of the Advancement Society, and as Dean of our Convocation; is a member of the Executive Council, Department of Missions, and the Bishops' Missionary Council of Advice.

And now with these thoughts in our minds as we have reviewed the past, let us frankly approach the real problem that is before us at this time. A remark by Dr. Newlin years ago was the first intimation of what the future might compel us to face. He said to me—"Has no one warned you of the uncertain future?"

Probably in no city in this country have the changes been so rapid and the shifting of population so great as in Philadelphia. This change has been continuous and it is destined to continue. Years ago people began to move away, and of the last fifty couples married in this parish only two settled near enough to the church to become regular attendants. The fine residences on Broad Street that once contained many families who came to our church have become stores and business places, and of the many people on other fine streets only a few are left. Our congregation is now scattered all over the city and suburbs, so that it often takes half a day to make one pastoral visit. Into this community have come in large numbers, Hebrews, colored people, and foreigners, while many of the old homes have become apartment houses where people come and go, but seldom stay. These are undoubtedly good people, but they are not drawn to the Episcopal Church. During my rectorship I have seen four of the churches in our Convocation go out of existence—Grace Church, St. Judes Church, Epiphany Chapel and Zion Church. The Methodist Church at 15th and Mt. Vernon Streets was abandoned, and two large Presbyterian Churches below us on Broad Street were compelled to unite. We are reaching the position of the old Church of the Epiphany at 15th and Chestnut Streets which had to be abandoned, and our Bishop has stated to me that there are at least fifteen churches in the Diocese which ought to unite with other parishes or move.

The churches that remain in the downtown business sections of the city are enabled to do so because of historical interest and large endowments. We have neither of these.

Since the war time, with the increased cost of everything, we have been able to meet our expenses with great difficulty, and we are maintaining a property that is now too large for our congregation.

Two years ago last summer we were able to spend over \$6000 on repairs, including the repointing of the stonework, but \$5000 of this amount was given by Mr. Mitchell. We now have no one who can so come to our help in time of need. Extensive repairs which must be undertaken from time to time could hardly be made again, and the new heating plant which is badly needed must be abandoned.

According to current prices this property is worth conservatively \$400,000 and with the opening of the Broad Street subway will probably be worth even more, so that with our property and invested funds we have an asset of close to half a million dollars.

After a recent meeting of the vestry I had a letter from the Secretary stating that \$3000 will be needed to pay back borrowed funds, and we will need an increase of \$2500 a year to carry on our church on its present basis, over and above all present receipts.

So with diminishing income we have to face the increase in the cost of living, and this problem I bring definitely before you for your consideration, asking that you will be prepared for whatever step may be deemed necessary. One thing is certain—we cannot continue on the present basis, and in facing the future we must act together, putting aside our sentiment and taking counsel with our Bishop, in whose wise judgment we may have the utmost confidence, unite in the spirit of cooperation to do the biggest and best thing for the future.

If it seems wise to continue the Church of the Incarnation, then we should know how much can be expected in the future for the endowment, and how much increase can be made in the regular offerings to meet the budget.

If this proves insufficient, when our congregation is now giving so generously, then we must face the alternative of joining with another parish, or moving to some other location where there is need of a church, or else turn our resources over to some great diocesan enterprise. Whatever is to happen should be decided by next Easter. How these considerations will affect my own future I do not know. To this parish I have given nearly twenty-three years of service. They have been years of

happiness, but also tremendous anxieties. Never has your rector been a self seeker. I came here to stay and have put aside personal advancement. Difficult as the problem is I do not wish to escape from my responsibilities. I simply desire that the best thing shall be done for the church's ultimate good. But, whatever comes, we must all share the burden, for I cannot carry it alone.

With all its hallowed associations let us not forget that the church does not consist of stone, but of human souls. Our interest should not be in buildings but in people. Material things must change and pass away, but the spiritual realities are eternal. The influence of this parish will go on forever. That thought should assure us that we have not labored in vain, and should fill our hearts with joy. We believe in God, therefore let us have faith to trust in His guidance and love, praying earnestly that He will show us what we ought to do, and consecrating ourselves to His service in the bond of fellowship and in righteousness of life.

The only debt on our property is a mortgage of \$2000 on the parish building, and up to this time we have met all our obligations with the exception of a small annual deficit. But during the past year our losses have been particularly heavy, and it would now be impossible to carry any increasing debt. The larger question is not the possibility of carrying on for a year or two, but what we ought to do in consideration of the future.

After our members have had an opportunity to carefully read over this statement, my suggestion would be that we have a meeting of the congregation; after which a committee of the vestry taking counsel with the Bishop, can present some definite plan. This is the strategic time to act, and not wait until it is too late.

With these thoughts in our minds, which no doubt have deeply touched our hearts and imaginations, let us come forward to make our Communion in this sacred place we love so dearly, and may the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit, be with us all evermore.

ANNUAL REPORT OF

C. B. D. Richardson, Accounting Warden of the

Church of the Incarnation

January 1, 1925, to December 1, 1925

GENERAL ACCOUNT

DR.

To cash received as follows:

Envelopes	\$1,761.00
Offerory	207.43
Pew Rents	1,585.00
Interest on Investments	3,585.13
Easter, 1925	1,678.20
Interest on Deposit	8.05
Strawberry Festival	110.00
St. Margaret Guild; Women's Auxil- iary; Daughters of the King.	10.00
Fair—December, 1924	550.17
Coal Fund	655.00
Bazaar—December, 1925	687.42
Special Gift	75.00
R. J. Bustard, return of overpayment.	15.00

\$10,927.40

Loan from Trust Fund..... 350.00

\$11,277.40

GENERAL ACCOUNT

CR.

Rev. N. V. P. Levis.....	\$3,600.00
Rev. Robert J. Bustard.....	75.00
Herbert W. Jones.....	300.00
Choir	2,438.75
M. L. Raymond.....	1,307.50
Electric Lighting	258.87
Gas	14.00
Insurance	376.00
Church Pension Fund.....	202.50
Telephone	73.63
Advertising	31.90
Printing	363.00
Water Rent	17.84
Interest on Mortgage	120.00
Coal for 1924.....	1,139.50
Repairs	176.09
Articles for Cleaning.....	154.14

\$10,648.72

By Balance

628.68

\$11,277.40

Pew Rents Unpaid..... \$74.00

DEBTS DUE

Rector's Salary, for December.....	\$300.00
Walter T. Bradley & Co. (Coal).....	952.00
Wm. C. Griffith (Insurance).....	48.00
R. Guenther & Son.....	8.50
Treichler Printing House.....	46.68
Hook-Hastings Co.	50.00
Church Pension Fund.....	62.50
Herbert W. Jones, for December.....	25.00

\$1,492.65

BENEVOLENCE ACCOUNT

1925 DR.

January 1. To Balance..... \$471.83

To cash received as follows:

Envelopes	\$1,195.02
Bishop's Fund	21.08
Thanksgiving, 1925	120.48
Christmas, 1925	74.92

1,411.50

\$1,883.33

CR.

By cash paid as follows:

General Missions	\$75.00
Bishop's Fund	25.00
Mr. Levis, Poor Fund....	150.00
Episcopal Hospital	80.48
Diocese of Pennsylvania..	555.52

886.00

\$997.68

Special

A Gift by Mrs. Wm. Garrett was made of \$1,000, which was applied on account of mortgage on Parish House, thereby reducing the mortgage debt to \$2,000.

SPECIAL TRUST FUNDS

Stockton Memorial for Foreign and Domestic Missions

Face Value

\$1,000	Chicago & Western Indiana R. R. Co. General Mortgage Gold Bond, due December 1, 1932—6%
35	U. S. Liberty Loan (share), due 1933-38
400	Electric & Peoples 4's, due 1941

\$1,435

Sunday School

\$500	City of Philadelphia Loan, due 1931
1,000	Lehigh Valley R. R. General Consolidated Mortgage 4% Gold Bond, due 2003
400	Electric & Peoples 4's, due 1945

\$1,900

Rectory

\$500	Electric & Peoples 4's, due 1941
125	Lake Shore & Michigan Southern, due 1931
200	City of Philadelphia, due Nov. 1, 1934
150	U. S. Liberty Loan, due 1942

\$975

Klett Fund

\$200	Electric & Peoples 4's, due 1941
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Chancel Fund

\$1,000	U. S. Liberty Loan 4½
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Incarnation Chapter Junior Brotherhood of St. Andrew

\$100	2nd Liberty Loan
2,000	Bond and Mortgage on No. 2115 N. 9th Street

\$2,100

Patterson Memorial

\$50	Electric & Peoples 4's, due 1941
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INVESTMENTS

Endowment Fund

BONDS

January 1, 1926.

Face Value

\$1,000	City of Philadelphia Loan 1904, due 1943
2,450	Electric & Peoples 4's, due 1941
875	Lake Shore & Michigan Southern, due 1931
1,000	First Bond and Mortgage on 947 N. 66th Street
800	City of Philadelphia, Nov. 1, 1934
3,000	American Gas & Electric Collateral Mortgage, due 2007
5,000	United Kingdom of Great Britain & Ireland, due February 1, 1937
5,000	New Orleans Terminal, due 1953
1,000	Southern Railway, due 1956
3,000	Altoona & Logan Valley Railway, due 1933
3,000	City of Philadelphia, due 1940
3,600	Philadelphia Electric, due 1966
5,000	Northern States Power Co., 1941
5,000	Tennessee Power Company, due 1962
5,000	Northern Ontario Light & Power Co., due 1931
10,000	Chicago, Milwaukee & St. Paul Railway
10,000	New York Central Railroad Co., due 1998
5,000	West Penn Power Company, due 1946
5,000	Pennsylvania R. R. Co., due 1965
100	U. S. Liberty Loan, Sept. 15, 1928
350	U. S. Liberty Loan, 1927-1942
1,065	U. S. Liberty Loan, 1933-38
3,000	Baltimore & Ohio 10 years 6%
5,000	Bell Telephone 1st Refining Bond 7%, Series "A"

\$84,240